

Question	First Name	Last Name	Company	Email	Response
The NPR has a series of tables that show the application of the Retail Lending Test to historical bank data. The results show a 5-fold increase in the number of banks that would receive a less than satisfactory rating from about 1.9% to more than 10% for CRA and HMDA reporting institutions (Table 13). What are your thoughts about that?	Len	Suzio	GeoDataVision LLC	lensuzio@geodatavision.com	
How can you justify removing the CD Test for HUNDREDS of ISB banks with the proposed higher asset thresholds? Do you really think these newly minted "small banks" will continue their CD activities in their local communities without such a requirement? Thank you, Ken Thomas	Ken	Thomas	CRA Handbook	ken@crahandbook.com	
In poor communities' bank need to increase microloans to increase funding to small start-up businesses that have been lock out of the market.	MICHAEL	Randolph	CENTER FOR NONPROFIT AND COMMUNITY DEVELOPMENT	centerfornonprofitandcommunity@gmail.com	
In order to remain a small bank, must a bank be below the \$600M threshold on EVERY quarter for the relevant time period, or will you rely on year-end data?	KAREN	TUCKER	KPT Consulting	karenptucker1@gmail.com	
My hope for today is: I am not a banker. I am a non-profitier. Advice on how to best engage my local CRA professionals in my community development work is...?.	Paul	Kennedy	Walker Area Community Foundation	pkennedy@wacf.org	
Are there any components in the new CRA update that address AI use or the potential for “digital redlining” ?	Terra	Neilson	U.S. Bank	terra.neilson@gmail.com	
How do we address inflation?	John	Doe	ABC	doejohn1234@gmail.com	

Hi, I am tuning in from Sopact (https://www.sopact.com/development-finance-and-impact-investment). We work with a few CDFI evaluating their work in community including PPP experience of their work in the communities. What metrics are you seeing be included in the evaluation of CRA impact?	Hetal	Sheth	Sopact	hetal@sopact.com	
I experience years ago that Savings and Loans banks had a closer relationship in lending practices in acquiring homeownership for community resident as oppose to larger banking institution that required more assets being visible before they would lend funds. So, what laws and bills are being put in writing to assist in this effort.	carolyn	watson	Baltimore City Dept. of Housing and Community Development	carolyn.watson@baltimorecity.gov	
1- This is an antitrust issue- 2- The Banking industry is overconcentrated by race. - 3 The solution to the problems you are addressing is divestiture - changing the structure of the industry by Federal intervention to redistribute ownership of some banks from white control and management to black control and management. - See my article in Harvard Business Review - March, 1969 - "What Do You People Want?" - - richard.america@georgetown.edu	Richard	America	Georgetown University School of Business - and - www.AMERICACONSULTING.net -and- The Value Alliance	richard.america@georgetown.edu	
I am concerned that the move to increase the access to housing equity is occurring at a market top. This can create exposure for the most at-risk at a time of historic high housing prices, and increases the chances of their losing that equity.	Nicholas	Manganaro	Property Square Solutions, LLC	nick@property-square.com	Generally, we are live at the top of the hour.

In reading the description for establishing non MSA retail lending assessment areas, it references a combined non MSA. Some have interpreted this to mean all non MSA counties within the state outside of the facility based assessment area. Is it your intent for banks to potentially trigger a nonMSA retail lending test evaluation for all of the counties in a state outside of the facility based assessment areas regardless of where the 100 HMDA or 250 small business loans are generated within the non MSA areas outside of the facility based assessment area?	Martie	North	Simmons Bank	martie.north@simmonsbank.com	
In terms of special purpose credit programs - I noticed references to mortgage and consumer lending but not to small business special purpose credit programs. Am I correct in assuming that special purpose credit programs aimed at supporting small businesses would also be considered for CRA credit?	vicky	stein	Community Reinvestment Fund, Inc.	vicky@crfusa.com	
Defining low income communities (LMI) often times has evaded underserved rural communities. I know there were some reference to rural areas in changes to CRA in 1995. I was wondering if there is any new focus to rural underserved areas in new efforts or changes to CRA by the federal regulators?	Anil	Rupasingha	USDA-ERS	anil.rupasingha@usda.gov	Beginning now!
What benefit is there in establishing two different deposit methodologies within the large bank examination vs having all large banks use FDIC SOD information?	Martie	North	Simmons Bank	martie.north@simmonsbank.com	
How do banks compile data on racial cohorts that apply for credit? Also, do the banks collect data on blacks who may be interested in borrowing but have not applied? Thanks for your insights.	Alton	Drew	Alton Drew Media	altondrew@altondrew.com	

Establishing an urban vs rural definition for community development services will generate additional data capture, training and reporting. Why abandon the single definition that was adopted several years ago?	Martie	North	Simmons Bank	martie.north@simmonsbank.com	
Did I get it right that only mega banks will report communityr service hours? That seems counter-productive in rural areas, which are mainly served by smaller banks and emphatically in need of volunteer service.	Cathianne	Watkins	Southern Bancorp	cathianne.watkins@banksouthern.com	
Why are we not supporting credit unions and cooperative lending institutins?	Atul	Govil	Individual citizen	goodreacxn@gmail.com	
Can non-bank lenders receive credit for branch locations in LMI areas?	Rose	Lewis	Capital Center LLC Glen Allen VA	rlewis@capcenter.com	
Will a transcript of this session be available? While I am taking notes, there is so much rich information. A transcript would be helpful to go back and capture additional information.	Nina	Cooper	Homewise, Inc.	ncooper@homewise.org	Hope you enjoy the rest of the presentation.
Are you at all concerned that increased HmDA reporting and scrutiny will cause even more mortgage lending to be moved away from regulated institutions and towards non-bank lenders?	Mary	Tingerthal	Tingerthal Group	marytingerthal@usa.net	
Could there be more prevention of putting liens and forcing sale if small biz/tribal biz get into trouble with their loans?	Pacyinz	Lyfoung	Self	pacyinz@gmail.com	
We have two questions, please, both most applicable to urban metro areas with ‘hot’ economies: 1) How does the proposal guard against gentrification, which has been fueled by giving CRA credit to non-LMI people in LMI census tracts? 2) Will metros with robust reinvestment ecosystems see reinvestment re-distributed to less-reinvested areas? Will reinvestment there – let’s use Oakland, SF, San Diego or LA as an example – rise, fall or flat? (of course, we want it to rise!)	Daisy	Crompton	San Diego Housing Commission	daisyc@sdhc.org	You can use the volume controls in the media player on your screen to adjust your volume.

What, if any, plans are in place in the case that in 5-10 years from now we have seen little change to LMI communities' access to credit?	Miles	Zeller	AltCap	miles@alt-cap.org	
How are LMI communities made aware of the CRA in order to assess levels of investment in their communities and/or advocate for increased investments?	Tricia	Allen	Mile High United Way	tricia.allen@unitedwaydenver.org	
How about more credits for collective ownership, either community land trust or community investment trust?	Pacyinz	Lyfoung	Self	pacyinz@gmail.com	
Thank you to all three regulatory agencies staff and leadership for their efforts to craft a thoughtful and comprehensive rule that will help LMI communities and their residents. This is a welcome proposal!	vicky	stein	Community Reinvestment Fund, Inc.	vicky@crfusa.com	That is great to hear.
The demographics are well established. How do these same stats compare when you introduce credit scores, DTI's, Marriage rates and female homeownership rates? I believe there is much to do with financial literacy and eliminating gaps in access to Down Payment Assistance and Products that can better serve these borrowers. We can all do more as a team!	Donald	Griffiths	OMBA	dgriffiths@uhm.com	They are available from the resource widget with the document on the front.
How important is the emphasis on lending to small business with gross annual revenues of \$250,000 or less?	Tim	Strege	William M. Factory Small Business Incubator	tim@williamfactory.com	
For Vice Chair Lael Brainard : If unemployment rate rises to 4% but PCE inflation persists > 4% this summer - do you pause rate hikes or do you continue ?	Hyung Myung	Peak	Jindo Capital	hmpeak@yahoo.com	
Do you have any concerns that the Community Development Finance Test could result in a reduction of funding because a bank can pick between the two options as a large bank?	Martie	North	Simmons Bank	martie.north@simmonsbank.com	

What requirements or incentives are there for CDFIs to provide affordable finance without fees, collateral, personal guarantees and lower interest loans? Also are CDFIs required to provide affordable line-of-credit loans?	Tim	Strege	William M. Factory Small Business Incubator	tim@williamfactory.com	Please check your system volume and try refreshing your browser with F5 (command + R key on Macs). If the problem persists, please refer to the Help section of the player console to test your system for compatibility.
What would you recommend non-financial regulatory federal agencies, especially ones that work with housing, to do in order to best meet the needs of their communities, vis-a-vis a modernized CRA? Thank you! -Lewis Dorman	Lewis	Dorman	HUD	lewis.r.dorman@hud.gov	
For Vice Chair Lael Brainard : Housing has been incredibly hot - making homes not affordable - is lower housing a goal of the Fed ? Will the banking system be able to handle a large decline in home prices ? i.e. 20%2B%	Hyung Myung	Peak	Jindo Capital	hmpeak@yahoo.com	
The home mortgage data shows large disparities by race and income.. Have you analyzed the reasons for this situation? For example, the data may show poor results for minority borrowers due to lack of wealth and assets, lack of funds for down payments, poor credit, and unstable employment - rather than things that banks are doing poorly.	Keith	Rolland	Federal Reserve Bank of Philadelphia	klrolland@outlook.com	
It seems to me that we are still missing analysis that reflects demand for financing rather than this growing menu of investments to make-up for lack of lending products that meet the actual demand.	Rachel	Johnston	Chicago Rehab Network	rachel@chicagorehab.org	
As more and more single family developments become rentals, how is home ownership and rental being impacted under CRA for those least able to gain access to wealth creation? Is there a "rent-seeking" moment being evidenced under community affordable housing	Matthew	Haas	KeyBank CDLI	matthew_a_haas@keybank.com	
Where we get the metrics for impact factor analysis	Taylor	Cobb	Reify Solutions LLC	taylor@reifyphl.com	
How does the panel view the treatment of mortgage-backed securities?	kara	ward	sycamore strategies llc	kara@sycamore-strategies.com	

What more accountability measures are available for intermediate and small banks, given most of the changes don't apply to them?	Kiyadh	Burt	HOPE Policy Institute	kiyadh.burt@hope-ec.org	
With many middle-income households between 80-120% of AMI unable to enter the housing market, especially in minority communities, is it worth looking at a special category of consideration for lending to owner occupants in middle-income majority-minority census tract areas between at least 80-100% of AMI?	Bruce	Schultz	Gateway First Bank	bruce.schultz@gatewayfirst.com	Please try refreshing the console by pressing F5 (command + R key on Macs). If the problem persists, try closing the event window and then re-launching the event. Be sure to test your system for compatibility by referring to the Help section in the player console, or the Test Your System feature on the lobby launch page.
We have an approach that reduce gentrification by by connect people to economic opportunity's West Tampa CDC. We are building a black wall street in poor communities using assets mapping	MICHAEL	Randolph	CENTER FOR NONPROFIT AND COMMUNITY DEVELOPMENT	centerfornonprofitandcommunity@gmail.com	
How does all of this relate to Unjust Enrichment, and to Reparations to African Americans for 400 years of systemic wage theft, and related wrongful taking by whites, as a class ?	Richard	America	Georgetown University School of Business - and - www.AMERICACONSULTING.net -and- The Value Alliance	richard.america@georgetown.edu	